

## **RESOURCES FOR RESOLVING PREMIUM REWARD QUESTIONS**

### **AM I GETTING A PREMIUM REWARD?**

For participants who question whether they are receiving a reward(s), there are two resources:

- Covered participants can login to their EmployeeDirect record at <http://edirect.virginia.gov>
- Benefit Administrators can look at the participant's BES record—see instructions at the end of this document.

### **WHY AREN'T I GETTING A PREMIUM REWARD?**

To see the status of each activity that is required to earn a premium reward and the effective date of the reward (if applicable), use a PSBREW transaction in BES. Instructions are provided at the end of this document.

#### **Background:**

Participants must complete the following two requirements by a specified deadline in order to receive a reward:

- Completion of an online health assessment at [MyActiveHealth.com/COVA](http://MyActiveHealth.com/COVA)
- Completion of a biometric screening that was arranged through [MyActiveHealth.com/COVA](http://MyActiveHealth.com/COVA)—screenings can be completed in one of the following ways:
  - Using the Physician Results Form (your doctor completes the form or provides documentation so that you can complete the form) – you or your doctor submits the form, but it is the participant's (not the doctor's) responsibility to ensure that this has been done
  - Obtaining a LabCorp form to take to a LabCorp location that is convenient to you so that LabCorp can complete your screening – Labcorp submits the biometric results
  - NOTE: biometric screenings completed at Commonwealth of Virginia employer on-site screening events in 2013 still satisfy the screening requirement and will result in a premium reward in conjunction with a completed health assessment.

If both requirements are not completed, no reward will be paid. If both requirements are completed, but they were not completed by a specified deadline (see below), the effective date of the reward will be delayed.

### **WHEN TO CONTACT THE OFFICE OF HEALTH BENEFITS (OHB)**

If it is determined that a participant is not receiving a premium reward but he or she indicates that the requirements have been met, and you have checked PSB305 and determined that the information on that screen doesn't match the participant's statement and documentation regarding meeting the requirements (see below for instructions), send a Request for Assistance

to OHB, along with documentation to support the participant's case. OHB will investigate and respond.

### **DO NOT CONTACT ACTIVEHEALTH REGARDING STATUS OF PREMIUM REWARDS**

Registration at MyActiveHealth.com provides the opportunity to complete the online health assessment and to arrange for a biometric screening—the two requirements that must be completed to earn a premium reward. Once completed, ActiveHealth reports that information to the Office of Health Benefits (OHB) where the completion is documented. OHB determines whether a premium reward is payable and when it is payable. ActiveHealth is unable to confirm whether a premium reward is being or will be paid.

### **TIME FRAMES FOR EARNING PREMIUM REWARDS**

- COVA Care and COVA HealthAware participants and their covered spouses who completed an online health assessment during the open enrollment period in 2013 started their premium reward(s) effective July 1, 2013.
- Those who completed and submitted both the Health Assessment and a biometric screening by October 31 continued or received their reward(s) effective January 1, 2014.
- Participants who were eligible but did not complete\* their two reward requirements have another opportunity to do so by May 31, 2014. So, for example, a participant enrolled on July 1, 2013, who completed the health assessment on October 1, 2013, but didn't complete the biometric screening requirement until February 10, 2014, would show completion of both requirements on the PSBREW screen, but the effective date of the reward would be July 1, 2014.
- New Enrollees effective August 1, 2013, through March 1, 2014, have until May 31, 2014, to complete\* their requirements. The premium reward(s) would be effective July 1, 2014.
- New Enrollees effective April 1, 2014, through July 1, 2014, have until August 31, 2014, to complete their requirements. The premium reward(s) would be effective as follows:

<i>If the requirement is completed by:</i>	<i>The reward would be effective:</i>
June 30, 2014**	July 1, 2014
July 31, 2014	August 1, 2014
August 31, 2014	September 1, 2014

\*The completion date for a biometric screening reported on a *Physician Results Form* should reflect the form's postmark or fax date since part of completing this requirement is faxing or mailing by the deadline of May 31 or August 31 (as applicable to the enrollment date). In addition, measurements taken prior to April 1, 2013, will not be accepted. These eligibility criteria are described on the *Physician Results Form*.

\*\* July 1 enrollees may not have access to MyActiveHealth.com until July 1.

## **INSTRUCTIONS - HOW TO USE PREMIUM REWARD TOOLS**

### **DETERMINING PREMIUM REWARD STATUS IN BES- PSB305**

Participants and spouses who are enrolled in COVA Care and COVA HealthAware effective July 1, 2014, and who complete the Health Assessment and Biometric Screening by the specified deadline qualify for a premium reward. BES will load the reward indicator electronically and display one of the following "Reward" descriptions on the PSB305: No Reward, Participant Only, Spouse Only, or Participant and Spouse.

In addition to displaying the "Reward" description, BES will calculate the premium and report it in three parts: State amount, Participant amount, and Reward Amount. The sum of the three parts will be the total standard premium based on the participant's status, plan, membership and reward indicator.

BES will display the premium amounts as "Pr Rate" on the PSB305, on the BES Turnaround Document, and on the monthly BES Enrollment Report that includes all eligible participants by agency/group and their elections for health care coverage and flexible spending accounts. A new corresponding flat file named PM9103-BOM-Enrollment will also be available in the HuRMan repository.

REMINDER: The reward amount in BES will reflect the monthly reward (\$17 or \$34). This amount will be divided between the total pay periods in a month. For example, someone paid in 24 pay periods per year (2 per month) would get half of the reward in the first deposit of the month and half in the second (\$8.50 or \$17).

### **DETERMINING STATUS OF PREMIUM REWARD REQUIREMENTS (HEALTH ASSESSMENT AND BIOMETRIC SCREENING) IN BES USING PBB305**

**(Note: PSBREW is no longer available.)**

When you click on the Reward link on the PSB305 (or the PSB309 or the spouse's dependent record) you can also check the status of the requirements. This will result in a screen that provides the following information:

- End Date – the date that the reward ends (or ended)
- Beg Date – the date that the premium reward began (or will begin)
- Amt – the amount of the premium reward
- Activity1 – this is the date that the online health assessment was completed
- Activity2 – this is the date that the biometric screening was completed

Remember, completion of both requirements may not result in a reward if they were not completed within a required time frame. For example, if an employee who was enrolled in COVA Care or COVA HealthAware on July 1, 2013, had a health assessment completion date of June 1, 2013, and a biometric screening completion date of March 2, 2014, he would not receive a reward until July 1, 2014.

If the information found in BES conflicts with the information that the employee has provided to you, send a Request for Assistance to the Office of Health Benefits. Be sure to send any documentation to support completion of the activity in question.

**IF A PARTICIPANT OPTS OUT OF THE MYACTIVEHEALTH.COM PORTAL, CAN HE/SHE GET A PREMIUM REWARD?**

Effective July 1, 2014, if a participant completely opts out of the portal, he/she is no longer eligible for a premium reward. This would include anyone who opted out of the portal prior to July 1, 2014, and has not opted back in by July 1. However, opting out of specific programs without opting out of the portal may allow continued eligibility for a premium reward. ActiveHealth can provide additional information about opting out of individual programs.

Note that all adult participants must opt out individually. An employee can't opt out for a covered spouse or adult (age 18 or older) child. However, an employee who opts out of the portal will also opt out any minor child covered based on the employee's eligibility. This also means that an employee who has opted out of the portal could get a premium reward for his/her spouse who has not opted out and has completed the requirements for a premium reward, even though the employee can't get a premium reward for him/herself.